

COMBINED DECLARATION AND POWER OF ATTORNEY
(Original, Design, National Stage of PCT
or CIP Application)

ATTORNEY'S DOCKET NO.
30960

As a below named inventor I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name, I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

TRANSACTION CLOSING METHOD, COMPUTER PROGRAM, AND SYSTEM

the specification of which: (complete (a), (b) or (c) for type of application)

REGULAR OR DESIGN APPLICATION

- (a) [X] is attached hereto.
(b) [] was filed on as Application Serial No. and was amended on _____ (if applicable).

PCT FILED APPLICATION ENTERING NATIONAL PHASE

- (c) was described and claimed in International Application No. _____ filed _____
and as amended on _____ (if any).

ACKNOWLEDGMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56(a).

[X] In compliance with this duty there is attached an information disclosure statement. 37 CFR 1.97.

PRIORITY CLAIM

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:
(complete (d) or (e))

- (d) [X] no such applications have been filed.
(e) [] such applications have been filed as follows

EARLIEST FOREIGN APPLICATION(S), IF ANY FILED WITHIN 12 MONTHS PRIOR TO SAID APPLICATION

Country	Application No.	Date of Filing	Date of Issue	Priority Claimed
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO

ALL FOREIGN APPLICATION(S), IF ANY FILED MORE THAN 12 MONTHS PRIOR TO SAID APPLICATION

PROVISIONAL

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States application(s) listed below:

Application Serial No.	Filing Date	Status (patented, pending, abandoned)
------------------------	-------------	---------------------------------------

CONTINUATION-IN-PART

(Complete This Part Only If This Is A Continuation-In-Part Application)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose to the Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56(a), which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application:

Application Serial No.	Filing Date	Status (patented, pending, abandoned)
------------------------	-------------	---------------------------------------

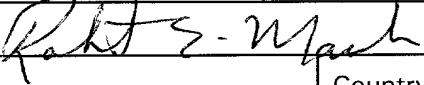
POWER OF ATTORNEY

As a named inventor, I hereby appoint the following attorney(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

Robert D. Hovey	19,223	Thomas B. Luebbering	37,874
Warren N. Williams	19,156	Andrew G. Colombo	40,565
Stephen D. Timmons	26,513	Scott R. Brown	40,535
John M. Collins	26,262	Tracy L. Bornman	42,347
Thomas H. Van Hoozer	32,761	Tracey S. Truitt	43,205

SEND CORRESPONDENCE TO: THOMAS B. LUEBBERING HOVEY, WILLIAMS, TIMMONS & COLLINS 2405 Grand, Suite 400 Kansas City, Missouri 64108	DIRECT TELEPHONE CALLS TO: (816) 474-9050
--	---

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor	BRADLEY S. DAVIS		
Inventor's Signature			
Date	2/1/01	Country of Citizenship	United States of America
Residence	5516 Outlook, Overland Park KS 66202		
Post Office Address	5516 Outlook, Overland Park KS 66202		
Full name of second joint inventor, if any	ROBERT E. MARSH		
Inventor's Signature			
Date	2/1/01	Country of Citizenship	United States of America
Residence	6000 Brookside Boulevard, Kansas City, MO 64113		
Post Office Address	6000 Brookside Boulevard, Kansas City, MO 64113		